

Certificate Number: 16339-NJ-DE-038534853

Bankruptcy Case Number: 19-18607



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on June 3, 2024, at 9:43 o'clock AM EDT, Carol A Dottavio completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: June 3, 2024 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor